

FILED
1/9/24 1:45 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JULIUS HAYWOOD

Debtor(s).

)
)
)
)
)
)
X

Case No. 21-22166-JAD

Chapter 13

Doc. # 76

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated 10/4/22

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$1,507 to \$1,799 per month, effective 1/24; and/or the Plan term shall be changed from ____ months to ____ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
- Trustee's Certificate of Default (at Doc 72) is treated as resolved by this Order.
 - ***All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.***

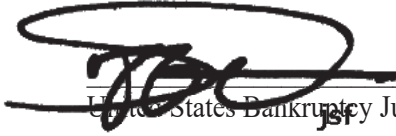
IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall

remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 9th day of January, 2024



United States Bankruptcy Judge
Jeffery A. Deller

Stipulated by:

Counsel to Debtor

Stipulated by:

Kate DeSimone

Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:
Julius Haywood
Debtor

Case No. 21-22166-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 09, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2024:

Recip ID	Recipient Name and Address
db	+ Julius Haywood, 1418 Wesley Street, Pittsburgh, PA 15221-1851
cr	+ Wilksburg School District and Wilksburg Boroug, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3 Pittsburgh, PA 15235-4441
15420292	+ Borough of Wilksburg, c/o Maiello, Brungo & Maiello, LLP., Foxpointe II, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15426891	County of Allegheny, c/o Goehring, Rutter & Boehm, 14th Floor, Frick Building, Pittsburgh, PA 15219
15420293	Duquesne Light Company, c/o Keri P. Ebeck, Esquire, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15420295	+ Wilksburg School District, c/o Maiello, Brungo & Maiello, LLP., Foxpointe II, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15420296	+ Wilksburg-Penn Joint Water Auth., 2200 Robinson Blvd., Pittsburgh, PA 15221-1193

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2024 00:05:35	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Jan 09 2024 23:55:00	City of Pittsburgh and School District of Pittsbur, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor Frick Building, Pittsburg, PA 15219, UNITED STATES 15219-6002
cr	+ Email/Text: ebnjts@grblaw.com	Jan 09 2024 23:55:00	County of Allegheny, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6002
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jan 10 2024 11:57:17	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 09 2024 23:55:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnpwsa@grblaw.com	Jan 09 2024 23:55:00	Pittsburgh Water & Sewer Authority, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15426889	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 10 2024 00:06:08	Capital One Auto Finance, P.O. Box 60511, City of Industry, CA 91716-0511
15429851	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 10 2024 00:05:22	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15432183	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 10 2024 00:06:05	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15426890	Email/Text: ebnjts@grblaw.com	Jan 09 2024 23:55:00	City and School District of Pittsburgh, c/o

District/off: 0315-2

User: auto

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			Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15433080	+ Email/Text: ebnjts@grblaw.com	Jan 09 2024 23:55:00	City of Pittsburgh and School District of Pgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor Frick Building, Plttsburgh, PA 15219-6002
15432546	+ Email/Text: ebnjts@grblaw.com	Jan 09 2024 23:55:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15426892	+ Email/Text: ebnjts@grblaw.com	Jan 09 2024 23:55:00	County of Allegheny, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15426893	Email/Text: ECF@fayservicing.com	Jan 09 2024 23:55:00	Fay Servicing, P.O. Box 809441, Chicago, IL 60680
15433809	Email/Text: ktramble@lendmarkfinancial.com	Jan 09 2024 23:55:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, Ga. 30014
15432579	Email/PDF: resurgentbknotifications@resurgent.com	Jan 10 2024 00:06:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15434698	Email/Text: BankruptcyECFMail@mccalla.com	Jan 09 2024 23:55:00	U.S. Bank National Association, not in its individ, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
15420294	+ Email/Text: ebnpeoples@grblaw.com	Jan 09 2024 23:55:00	Peoples Natural Gas Company, LLC., c/o S. James Wallace, Esquire, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15432470	+ Email/Text: ebnpwsa@grblaw.com	Jan 09 2024 23:55:00	Pittsburgh Water and Sewage Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15430551	Email/Text: bnc-quantum@quantum3group.com	Jan 09 2024 23:55:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15420378	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 10 2024 00:05:19	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15437736	^ MEBN	Jan 09 2024 23:50:28	U.S. Bank National Association, et al., c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
15434339	Email/Text: BNCnotices@dcmsservices.com	Jan 09 2024 23:55:00	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance
cr		NRZ Pass-Through Trust II, U.S. Bank National Asso
cr		U.S. Bank National Association, not in its individ
cr		U.S. Bank Trust National Association, not in its i
cr	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court.; U.S. Bank National Association, not in its individ, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: auto

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2024

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee for the NRZ Pass-Through Trust XVIII bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Defendant County Of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor City of Pittsburgh and School District of Pittsburgh jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Defendant Borough of Wilkinsburg jlc@mbm-law.net
Jennifer L. Cerce	on behalf of Defendant Wilkinsburg School District jlc@mbm-law.net
Jennifer L. Cerce	on behalf of Creditor Wilkinsburg School District and Wilkinsburg Borough jlc@mbm-law.net
Karina Velter	on behalf of Creditor NRZ Pass-Through Trust II U.S. Bank National Association as trustee c/o Fay Servicing, LLC karina.velter@powerskirm.com, Kaitlyn.Pemper@powerskirm.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LP lmester@mesterschwartz.com, jschwartz@mesterschwartz.com
Michael S. Geisler	on behalf of Debtor Julius Haywood m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Michael S. Geisler	on behalf of Plaintiff Julius Haywood m.s.geisler@att.net msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 18